

***Amendments to the Claims***

The listing of claims will replace all prior versions, and listings of claims in the application.

1. (Previously Presented) An authentication management apparatus, comprising:

a receiver configured to receive customer ID information from a customer mobile communication device, store ID information, and monetary amount information from a store communication terminal;

an authentication device configured to authenticate the customer ID information and the store ID information; and

a transfer device configured to transfer money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information.

2. (Previously Presented) The authentication management apparatus in accordance with Claim 1, wherein the receiver is configured to receive transfer source store account information and the transfer device is configured to transfer the money from an account indicated by the transfer source store account information.

3. (Previously Presented) The authentication management apparatus in accordance with Claim 1, wherein the authentication management apparatus is

configured to stop the transfer device from transferring the money in response to receiving cancel information from the store communication terminal.

4. (Previously Presented) A store communication terminal, comprising:

a memory configured to store ID information;

a receiver configured to receive customer ID information from a customer mobile communication device;

an input device configured to input monetary amount information that a store is to pay a customer; and

a transmitter configured to transmit the store ID information, the customer ID information and the monetary amount information to an authentication management apparatus that authenticates the store ID information and the customer ID information.

5. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the input device is configured to input transfer source store account information and the transmitter is configured to transmit the transfer source store account information to the authentication management apparatus.

6. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the transmitter is configured to transmit the store ID information, the customer ID information, and the monetary amount information to the

customer mobile communication device, as well as to the authentication management apparatus.

7. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal is a mobile communication terminal.

8. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a pawnshop communication terminal.

9. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a lottery money-exchanging device.

10. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

11. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the transmitter is configured to transmit the store ID information, the customer ID information, the monetary amount information, and the

transfer source store account information to a the customer mobile communication device, as well as to the authentication management apparatus.

12. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal is a mobile communication terminal.

13. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a pawnshop communication terminal.

14. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a lottery money-exchanging device.

15. (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

16. (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal is a mobile communication terminal.

17. (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a pawnshop communication terminal.

18. (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a lottery money-exchanging device.

19. (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

20. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal is a mobile communication terminal.

21. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a pawnshop communication terminal.

22. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a lottery money-exchanging device.

23. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

24. (Previously Presented) A method, comprising:  
receiving customer ID information from a customer mobile communication device, store ID information, and monetary amount information;  
authenticating the customer ID information and the store ID information;  
and  
transferring money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information,

25. (Previously Presented) A method, comprising:

receiving customer ID information from a customer mobile communication device;

receiving monetary amount information that a store is to pay a customer from an input device; and

transmitting store ID information, the customer ID information, and the monetary amount information to an authentication management apparatus that authenticates the store ID information and the customer ID information.

26. (Previously Presented) A computer-readable medium containing instructions that, when executed by a processor, causes the processor to:

receive customer ID information from a customer mobile communication device, store ID information, and monetary amount information;

authenticate the customer ID information and the store ID information; and

transfer money indicated by the monetary amount information from an account of a store with the authenticated store ID information to an account of a customer with the authenticated customer ID information;

27. (Previously Presented) A computer-readable medium containing instructions that, when executed by a processor, causes the processor to:

receive customer ID information from a customer mobile communication device;

receive monetary amount information that a store is to pay a customer from an input device; and

transmit store ID information, the customer ID information, and the monetary amount information to an authentication management apparatus that authenticates the store ID information and the customer ID information.

28. (Previously Presented) The authentication management apparatus in accordance with Claim 1, wherein the authentication management apparatus, the store communication terminal, and the customer mobile communication device communicate with each other through an Internet network.

29. (Previously Presented) The store communication terminal in accordance with Claim 4, wherein the store communication terminal, the customer mobile communication device, and the authentication management apparatus communicate with each other through an Internet net work.